INTESA SANPAOLO CARD

MyCheckOut (redirect)

User manual

PBZ Card (Croatia)

DISCLAIMER

This Manual is the confidential, unpublished property of Intesa Sanpaolo Card and no ownership rights are hereby transferred.

Receipt or possession of this Manual does not convey rights neither to recipient nor possessor to divulge, reproduce, alter the contents of the Manual, use, or allow others to use it and therefore, no part of the Manual shall be used, reproduced, translated, converted, adapted, amended, communicated or transmitted by any means, for any commercial purpose, including without limitation, sale, resale or license without the prior written consent of Intesa Sanpaolo Card except as expressly provided in the agreement between user and Intesa Sanpaolo Card.

This Manual should be used as a guide only. Intesa Sanpaolo Card reserves its exclusive right to independently and in any time alter the content of this Manual and users must be aware that updates and amendments will be made from time to time to the Manual without notice. Intesa Sanpaolo Card will not be liable in any way for any possible consequences of such changes.

Intesa Sanpaolo Card does not make any representations, warranties or guarantees express or implied, as to the full and error-free accuracy or completeness of the Manual. Neither Intesa Sanpaolo Card nor any of its directors, officers, employees or agents shall be liable in any manner whatsoever to any entity and/or person for any loss, damage, injury, liability, cost or expense of any nature, including without limitation incidental, special, direct or consequential damages arising out of or in connection with the use of the Manual. If you find any problems in this Manual, please report them to Intesa Sanpaolo Card in writing.

TABLE OF CONTENT

1. SOLLUTION DESCRIPTION

1.1 INTERNET PAYMENT

The system provides support for every internet payment element with authorization in real time and integrated support for advanced authentication systems such as Verified by Visa program, MasterCard SecureCode and other advanced authentication programs.
The infrastructure of the presented system is shown in Figure 1.

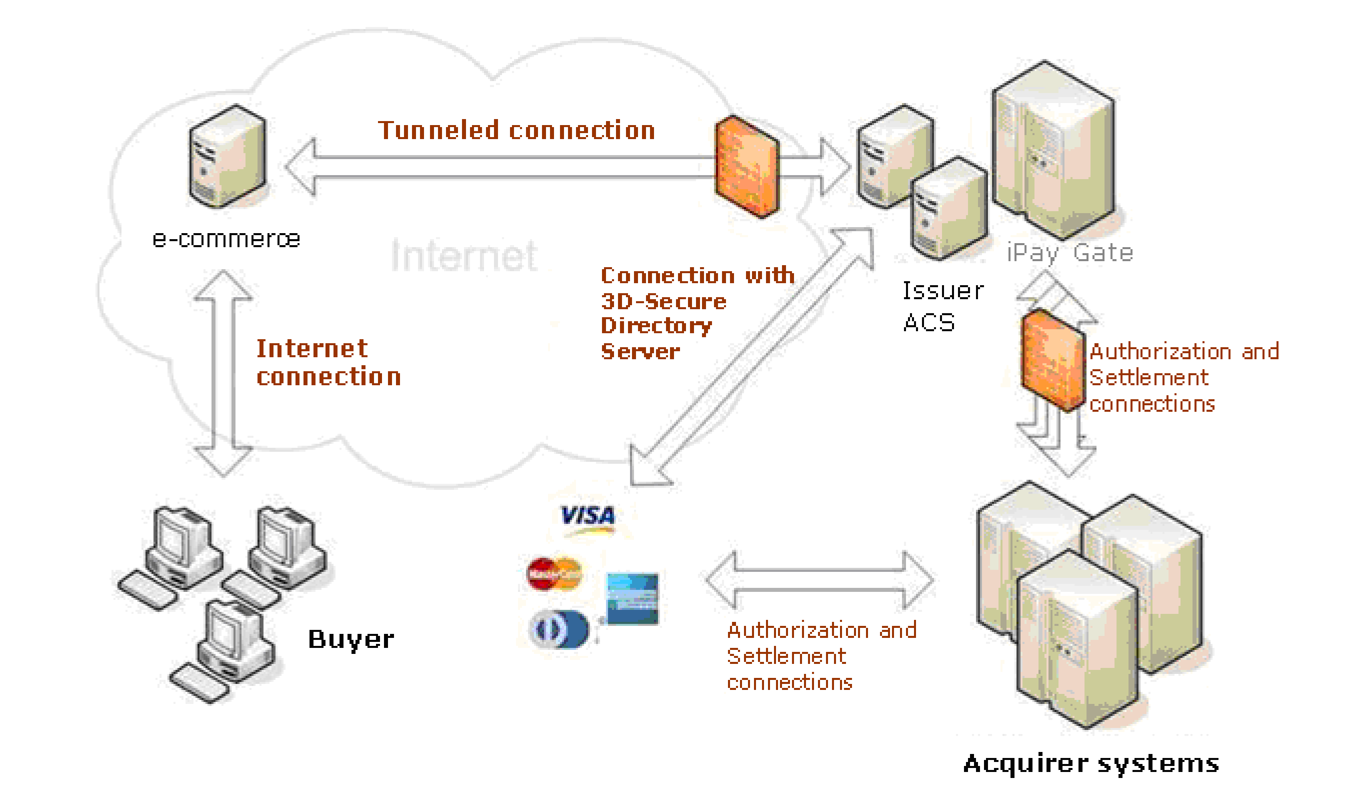


Figure 1

Internet payment system includes several business parties:

- A buyer who uses an internet browser as a place for ordering and paying for products and services
- A merchant who provides a web application for an online shop (WEB shop) which enables a buyer to search and choose a product or service, and optionally provides an interface for payment data capture (This segment is usually on the payment gateway side of the process, but there is a possibility of support for payment data capture in merchant website, as well as support for already existing solutions)
- Acquirer who uses two elements:
    - MyCheckOut service represents an interface between an internet merchant and *Legacy* authentication and authorization system, which as well provides support for 3-D Secure program.
    - *Legacy* Transaction Switch or authorization system
- Card scheme network (American Express, MasterCard, Visa, Diners) which represents a link between the acquirer and issuer or direct „host-to-host“ link between the same parties

- DS - Directory Server (MasterCard, Visa) which contains records on cards which participate in 3-D Secure authentication program and is included in the process of buyer authentication

- Issuer who authorizes the request for purchase

The following describes the flow of business events in several typical examples of internet purchase.

1.2 AUTHORIZATION REQUEST PROCESSING

In a typical internet purchase process (without merchant participation in 3-D Secure program), a buyer initiates a purchase on a merchants website following these steps (Figure 2):

Step 01 – The buyer chooses one or more products or services.

Step 02 – The buyer checks selected items and chooses credit card payment and in this step WEB shop redirects the buyer through a tunneled connection to the provided MyCheckOut service in which the buyer captures data about the credit card.

Step 03 - MyCheckOut service forms an authorization request and forwards it to the iPayGate system.

Step 04 – In case the issuer is PBZ Card, the system forwards the authorization request to PBZ Card.

Step 05 – In case the issuer is not PBZ Card, *Legacy* authorization system forwards the authorization request to the network.

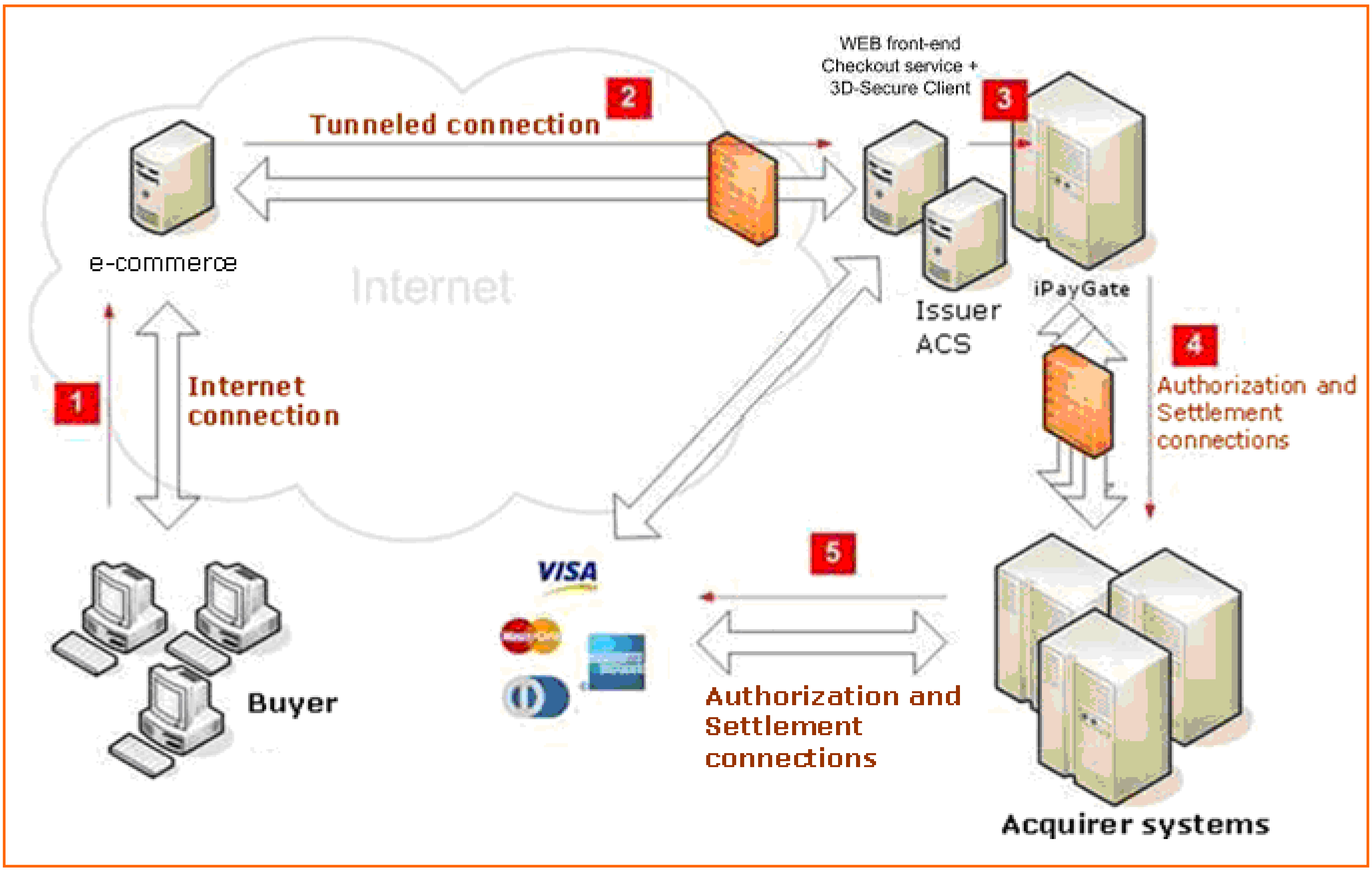


Figure 2

1.3 AUTHORIZATION RESPONSE PROCESSING

If the authorization request is formatted for a credit card for which the issuer is not PBZ Card or any local authorization host, processing continues with an authorization response which arrives from the network (Figure 3).

Step 06 – The network returns an authorization response if an authorization request has been sent to the network.

Step 07 – The response is forwarded to iPayGate where appropriate business logic in applied on the response.

Step 08 – Adequately formatted response is forwarded to MyCheckOut service.

Step 09 - MyCheckOut service returns a (https) response to the WEB shop system.

Step 10 – WEB shop will notify the buyer about the authorization result (purchase status).

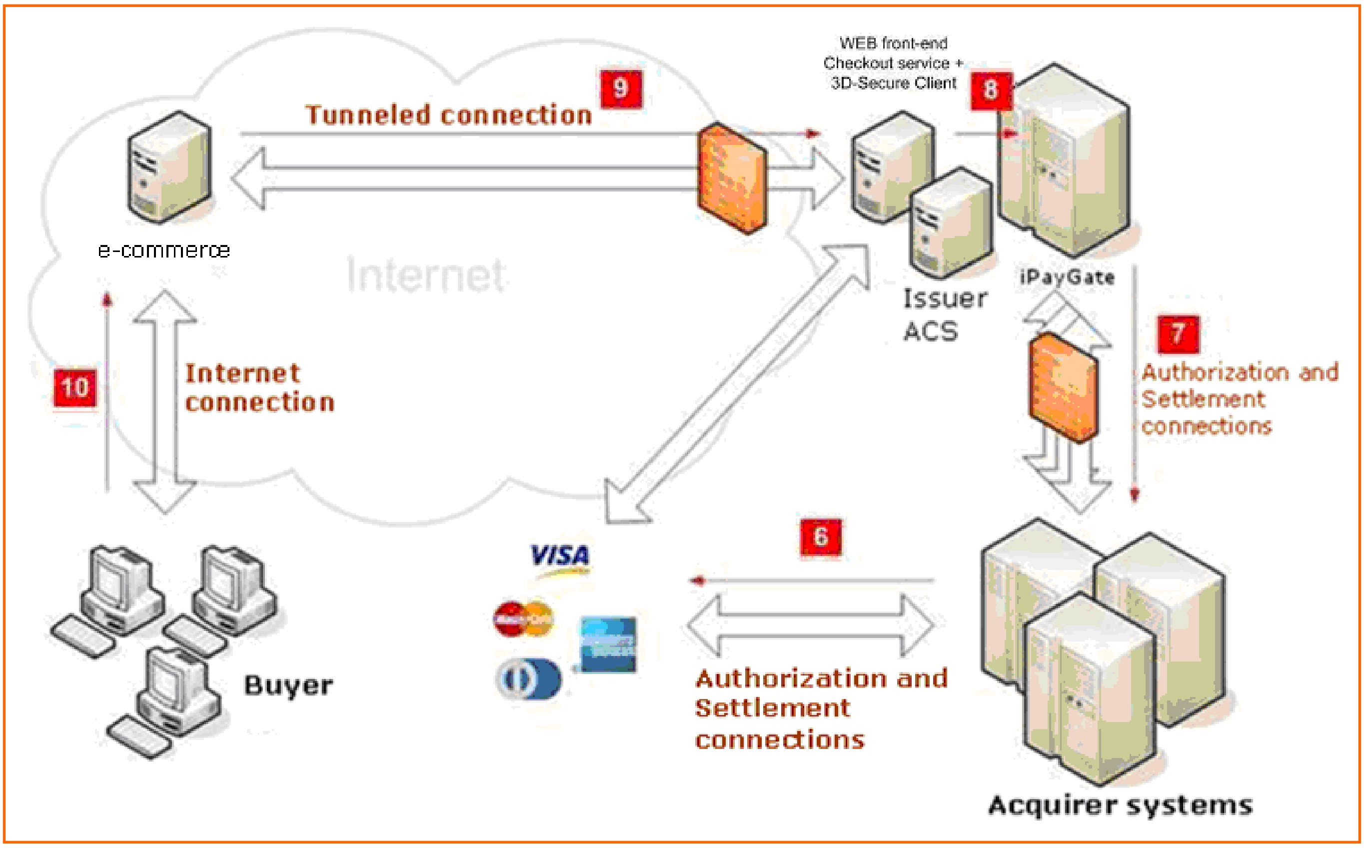


Figure 3

1.4 PROCESSING OF AUTHORIZATION REQUEST WITH 3-D SECURE AUTENTICATION – ACQUIRER SIDE

When a merchant participates in 3-D Secure program (MasterCard SecureCode, Verified by Visa), a typical purchase process is expanded with a buyer authentication which is processed on the issuers ACS (Figure 4)

- MyCheckOut service checks the merchant's participation in 3-D Secure program when the request is received and if necessary sends a query to the DS (Directory Server) of the appropriate card network
    - 3-D Secure client executes a query to the DS (Directory Server).
    - DS (Directory Server) checks issuer's participation in 3-D Secure program and if necessary executes a query towards issuers ACS (Access Control Server).
    - Issuer ACS checks card participation in 3-D Secure program and returns participation data and an URL on which the buyer will make an authentication.

- When a card participates in 3-D Secure program, the buyers web browser is redirected to an authentication URL (redirecting is shown with a dashed line in the figure).

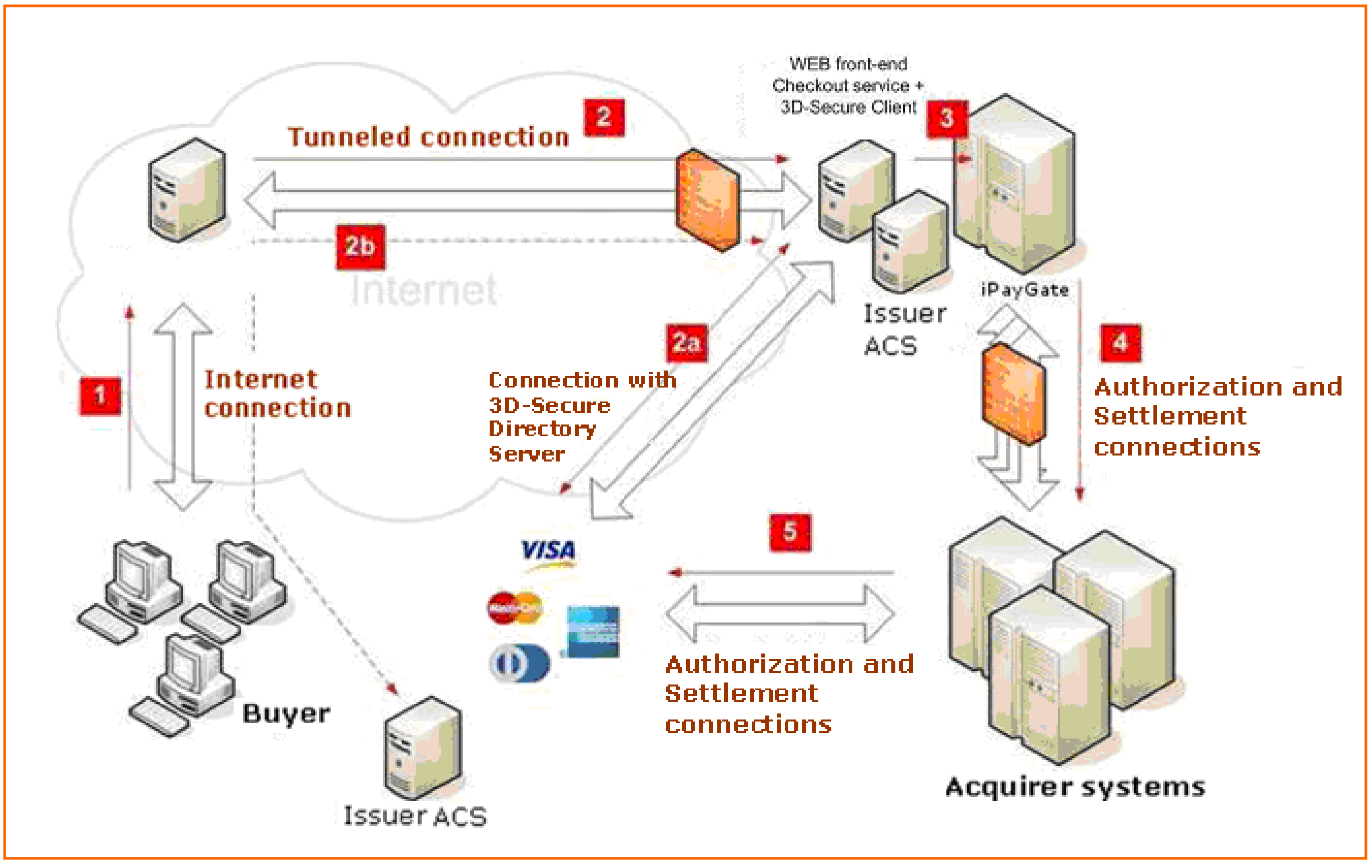


Figure 4

1.4.1 3-D SECURE WINDOW

3-D Secure window must be large enough to show the whole 500 pixels high and 400 pixels wide authentication page without scrolling down in standard web browser resolution range.

At the opening of 3-D Secure, window should be opened in the same browser window rather than in a new (pop-up) window. In My CheckOut that is done by default.

An example and a proscribed layout of the issuer's authentication page:



Figure 5

1.5 PROCESSING OF AUTHORIZATION REQUEST WITH 3-D SECURE AUTENTICATION - ISSUER SIDE

When processing a 3-D Secure request on the issuer side, it implies internet purchases done in an WEB shop system provided either by the same bank either by the other acquirers. In this scheme processing is a little bit different from previously described models. Specific part of processing is done on the acquirer's side following rules of 3-D Secure standard.

Next steps are included in this process (Figure 6):

Step 01 – First contact with 3-D Secure authorization is the request which arrives from DS (Directory Server) on issuer ACS (Access Control Server) who decides which card participates in 3-D Secure program. ACS returns a response with card status and URL on which buyer authentication is done.

Step 02 – If a card participates in 3-D Secure program, acquirers system will redirect the buyer's web browser to an URL received in the previous step. URL is on the issuers ACS and represents a form for authentication data entry.

Step 03 – During data entry, ACS contacts the authentication system where it checks the accuracy of the data entered.

Step 04 - Legacy system accepts the authorization request from the network expanded with a returned XID and CAVV/AAV values which are filled after 3-D Secure check.

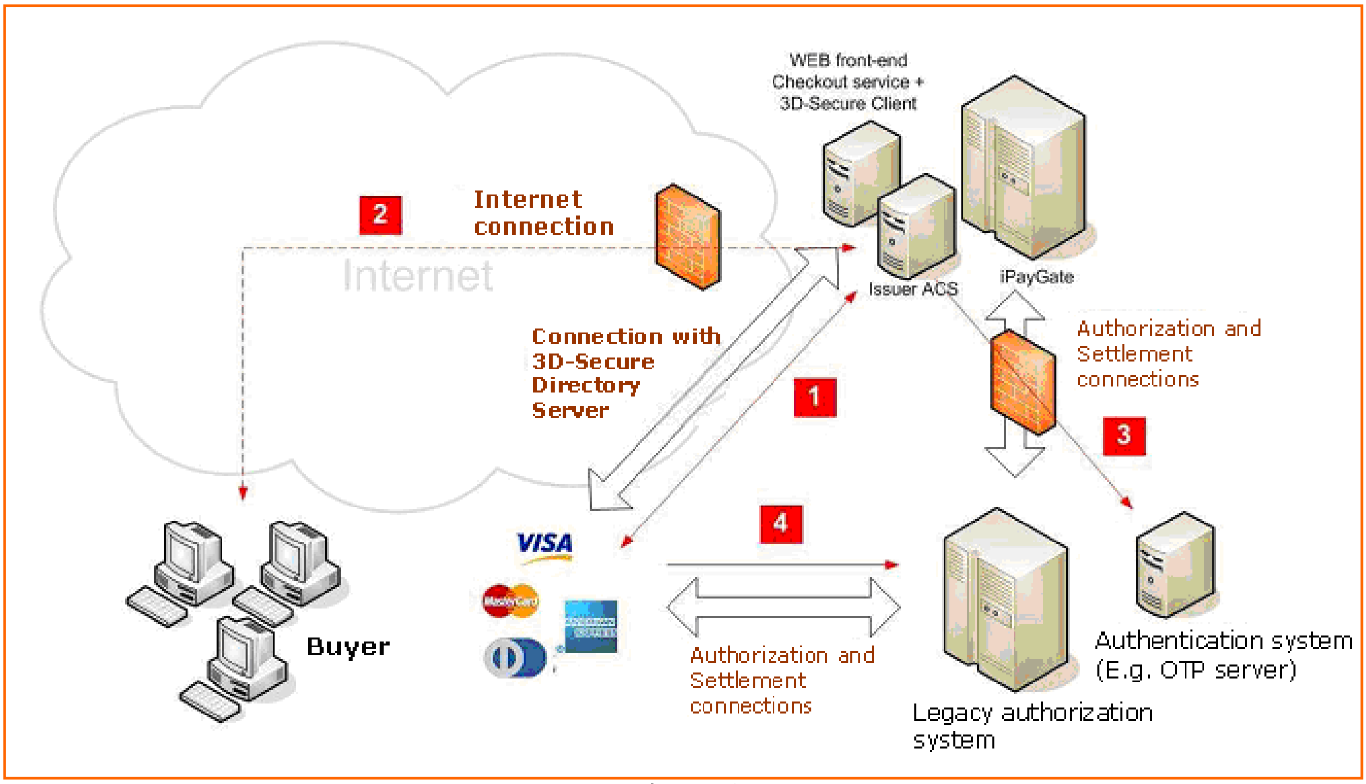


Figure 6

2. E-COMMERCE SYSTEM INTEGRATION

2.1 REQUIREMENTS

For web merchant to be able to accept banks cards as way of payment in MyCheckOut service first he needs to test if all requirements are fulfilled. After all testing is successfully done then he can begin with exchange of production data.

The information that web merchant must send for testing/production is:
1. IP address/ DNS name of the server
2. contact mobile phone number to which will be send data with CONFIDENTIAL label
3. e-mail address to which will be sent information about approved orders

Then, PBZ Card will send following information to the web merchant:

- for MyCheckOut administration interface

1. Merchantid: *Merchantid (CONFIDENTIAL)*
2. Username: *Username (CONFIDENTIAL)*
3. Password: *Password (CONFIDENTIAL)*

located at URL: https://mycheckout.pbzcard.hr/shopadmin/index.html.

- for MyCheckOut web page

1. Merchantid: *Merchantid (CONFIDENTIAL) (same as MerchantID for* MyCheckOut administration interface)

located at URL: https://mycheckout.pbzcard.hr/icheckout/. Examples of the authorization messages are shown at the end of this document.

In addition, PBZ Card sent following information to the web merchant:
- MycheckOut (redirect) user manual – this document
- MyCheckOut (Administration application for web merchants) user manual
- a test script with test cases for final testing
- password protected record of the acceptance test card (CONFIDENTIAL – refers to the password)

Before beginning of the testing web merchants needs to enter/change following parameters in MyCheckOut Administration application:

1. Secure key: SecureKey (CONFIDENTIAL) *(before sending the test / production authorization messages, web merchant needs to change it in the MyCheckOut Administration application)*
2. Response URL for approved authorizations
3. Response URL for rejected authorizations

For detailed explanation of how to enter/change parameters see user manual for MyCheckOut Administration application.

Note:
For production response URL web pages it is recommended to use HTTPS protocol with SSL certificate issued by certified institutions (e.g. Verisign, Thawte, Trustwave, Comodo, ...)

2.2 TRANSACTION TYPES

When WEB shop processes an order, it sends authorization to MyCheckOut service. MyCheckOut can accept two types of authorization requests:

a) Preauthorization with subsequent completion – purchase in two steps

This form of authorization request expects from WEB shop to confirm the authorization to MyCheckOut service when the order is filled (this request is called completion request). It is suitable for selling goods which require physical delivery, meaning when a merchant wants to be sure that he can deliver the goods before charging the buyer. The payment will not be present in the settlement until the completion message is not received. Completion message is possible to send within a period of 28 days from the preauthorization request approval.

b) Authorization without completion – purchase in one step

This form of authorization request does not expect from WEB shop sending any further reports to MyCheckOut service. Authorization without completion is suitable when there is no need to check goods and services availability, meaning when dealing with a type of electronic product.
Payment will be included into the first settlement that occurs after receiving authorization.

2.2.1 PREAUTHORIZATION WITH SUBSEQUENT COMPLETION – PURCHASE IN TWO STEPS

Preauthorization with completion – Purchase in two steps

When authorization with subsequent completion occurs, WEB shop sends an authorization request with transaction type “preauth” (preauthorization with subsequent completion). After request approval and when the merchant is convinced that he can fill an order, preauthorization completion is sent (transaction type “compl”). After the request is completed MyCheckOut will include this payment into the next settlement.

Pairing up completion with an original preauthorization

Completion request has to contain the same order number as the original preauthorization request. It is mandatory for a WEB shop to include Merchant ID, approval code and completion amount, completion message. It is not necessary to send card PAN and expiry date in the completion request, so they are not necessary and is strictly forbidden keeping this information on a WEB shop. Completion request has to be sent **within 28 days** from the original preauthorization and once reversed preauthorization is not possible to complete. This transaction can be made through MyCheckOut administration interface.

Partial completion:

It is possible to complete an original preauthorization partially, in case when only part of the order can be filled. To complete a preauthorization partially, it is sufficient to send the wanted completion amount in the request. Partial completion request has to be sent **within 28 days** from the original preauthorization and once reversed preauthorization it cannot be partially completed. This transaction can be processed through MyCheckOut administration interface.

Pairing up transaction reversal (void) with an original preauthorization:

Reversal (void) request has to contain the same order number as an original preauthorization request. It is mandatory for a WEB shop to send merchant ID, approval code and original amount in the reversal message. It is not necessary to send card PAN and expiry date in the completion request, so it is not necessary and is strongly recommended to avoid keeping this information on a WEB shop. Reversal has to be sent **within 28 days** from the original preauthorization and once completed preauthorization is not possible to reverse but is necessary to make a refund. This transaction can be made through MyCheckOut administration interface.

2.2.2 AUTHORIZATION WITHOUT COMPLETION – PURCHASE IN ONE STEP

Authorization without completion – Purchase in one step
When authorization without completion occurs, WEB shop sends an authorization request with transaction type “auth” (authorization without completion). After request approval there is on need for sending additional messages to MyCheckOut service, the payment will automatically be included into the next settlement.

Authorization cancellation:
Authorization can be cancelled only in case of authorization response time out. After this period authorization cannot be cancelled but it is possible to make a cash refund to the buyer (look at transaction types “refund”). Authorization cancellation occurs through MyCheckOut administration interface.

Pairing up transaction refund with an original authorization
Refund request has to contain the same order number as an original authorization request. It is mandatory for a WEB shop to send merchant ID, approval code and original amount in the refund message. It is not necessary to send card PAN and expiry date in the completion request, so it is not necessary and is strongly recommended to avoid keeping this information on a WEB shop. Refund can be made through MyCheckOut administration interface.

2.2.3 MERCHANT SECURITY KEY

Merchant security key is a key used for creating SHA1 hash for request and response. Every merchant receives an own security key which has to be kept and secured by the merchant in a protected and safe place (e.g. encrypted field in a base).

2.3 MYCHECKOUT MESSAGES

Message exchange between WEB shop and MyCheckOut service is achieved by using HTTP 1.1 protocol. The merchant application prepares a HTML form which will be sent by POST method to MyCheckOut mount point. At the end of authorization MyCheckOut sends the form back to the merchants URL for answers.

2.3.1 FORM PARAMETERS

Table 1 displays a list of parameters used for sending requests and responses. Format, length and description are presented as:

- Length is a maximum length of the field which the value cannot override in any case because the field will be rejected as invalid;
- Format defines allowed symbols in the field; numeric can contain only digits, alphanumeric can contain all symbols (with hex. codes from hex. 20).

Parameter name	Parameter description	Value format	Length of the values
submit_type	MyCheckOut mode	AN	4
trantype	Transaction type	AN	20
request_type	Request type	AN	15
purchase_amount	Transaction amount	AN	13
purchase_currency	Transaction currency	AN	3
purchase_description	Order description	AN	200
order_number	Order number	AN	50
merchant_id	Merchant identification number	AN	16
request_hash	Request hash	AN	40
customer_lang	Preferred language	AN	2
customer_name	Cardholders name	AN	50
customer_surname	Cardholder surname	AN	50
customer_address	Cardholders address	AN	200
customer_country	Cardholders country	AN	30
customer_city	Cardholders city	AN	50
customer_zip	Cardholders zip code	AN	8
customer_phone	Cardholders phone number	AN	20
customer_email	Cardholders email	AN	50
response_result	Response result	N	3
masked_pan	Masked card number	N	19
response_random_number	Random number for response_hash	N	10
response_appcode	Approved authorization number	AN	6
response_message	Response message	AN	200
response_hash	Response hash	AN	40

Table 1. *List of parameters*

2.3.2 MYCHECKOUT REDIRECT (CUSTOMER) SUBMIT MODE

Table 2 contains definitions and parameters present in redirect (customer) submit mode.
Presence is defined as:

M – mandatory, message must contain a field,
O – optional, message contains a field if information is available,
C – conditional, message contains a field in specific cases.

	MyCheckOut redirect (customer submit) mode					
Parameter name	Auth. Req.	Auth. Resp.	Preauth. Req.	Preauth. Res.	Completion Req.	Completion Resp.
submit_type	*cust*		*cust*		*auto*	
trantype	*auth*		*preauth*			
request_type	*transaction*		*transaction*		*completion*	
purchase_amount	M		M		M	
purchase_currency	M		M		M	
purchase_installment						
purchase_diferperiod						
purchase_description	O		O			
order_number	M		M		M	
merchant_id	M		M		M	
request_hash	M		M		M	
customer_lang	O		O			
customer_name	O		O			
customer_surname	O		O			
customer_address	O		O			
customer_country	O		O			
customer_city	O		O			
customer_zip	O		O			
customer_phone	O		O			
customer_email	O		O			
response_result		M		M		M
masked_pan		C		C		
response_random_number		M		M		M
response_appcode		C		C	M	
response_message		M		M		
response_hash		M		M		M

Table 2. *List of defined parameter presence – 1st part*

	MyCheckOut redirect (customer submit) mode					
Parameter name	Reversal Req	Reversal Resp	Refund Req	Refund Resp	Checkauth/ Checkcompletion Req.	Checkauth/ Checkcompletion Resp.
submit_type	*auto*		*auto*		*auto*	
trantype						
request_type	*reversal*		*refund*		*checkauth / checkcompletion*	
purchase_amount	M		M		M	
purchase_currency	M		M		M	
purchase_istallments						
purchase_differperiod						
purchase_description						
order_number	M		M		M	M
merchant_id	M		M		M	
request_hash	M		M		M	
customer_lang						
customer_name						
customer_surname						
customer_address						
customer_country						
customer_city						
customer_zip						
customer_phone						
customer_email						
response_result		M		M		M
masked_pan		C		C		
response_random_number		M		M		M
response_appcode	C		M		M	
response_message						C
response_hash		M		M		M

Table 3. *List of defined parameter presence - 2nd part*

2.3.3 PARAMETER DESCRIPTION

submit_type - MyCheckOut Submit Mode
4, alphanumeric
- *cust* – customer is redirected to MyCheckOut payment page
- *auto* – MyCheckOut form is automatically delivered and redirected to the next step (3-D Secure)

trantype – Transaction type
20, alphanumeric
Represents transaction type:

Values	Transaction type	Description
auth	Authorization	Purchase option in one step
authresp	Authorization response	Authorization response
preauth	Preauthorization	Purchase option in two steps, in case the merchant must confirm the order before payment
preauthresp	Preauthorization response	Preauthorization response

Table 4 *Possible values for transactions types*

request_type - MyCheckOut request type
16, alphanumeric

Values	Transaction type	Description
transaction	Original transaction	Denote the original transaction
completion	Completion	Transaction completion, second step in a purchase option with two steps
completionresp	Completion response	Response to completion
reversal	Technical reversal	Cancellation of preauthorization before completion or technical reversal
reversalresp	Response to technical reversal	Response to technical reversal
refund	Refund	Money refund
refundresp	Refund response	Response to money refund
checkauth	Authorization check	If authorization status isn't known it's used for checking
checkauthresp	Authorization check response	Response to check of authorization status
checkcompletion	Completion check	If completion status isn't known it's used for checking
checkcompletion	Completion check response	Response to check of completion status

Table 5 *Possible values for transactions types*

purchase_amount – Transaction amount
13, alphanumeric
It represents a transaction amount in format (12, 2). Dot is a decimal sign of separation.

purchase_currency – Transaction currency
3, alphanumeric
It identifies a currency and decimal value following ISO 4217 codes.

Note: for Croatia WEB shops HRK currency it's only possible. The *Alternative currency* box on MyCheckOut payment page is only for information.
191 - HRK- Croatian kuna

purchase_installments – Number of installments
2, numeric
This field represents the number of installments.

purchase_differperiod – Payment delay period
3, numeric
Differ period (period when the real payment will be made).

purchase_description – Bought products description
200, alphanumeric
It is a description of the bought products.

order_number – Order number
50, alphanumeric
Unique WEB shop generated string.

merchant_id - Merchant ID
50, alphanumeric
Merchant ID is a unique merchant identifier which is issued by the bank.

request_hash – Request hash
40, alphanumeric Request hash
SHA1 hash is created from merchant_id, purchase_amount, order_number, merchant_sec_key
e.g.
merchant_id : 100000001
purchase_amount : 123.12
order_number : OR_12345678
merchant_sec_key : secret
request_hash = SHA1("100000001123.12OR_12345678secret")
request_hash = f3e37b4a35b1f3695b38bc60daf2f7d666cb60b4

customer_lang – Preferred language
2, alphanumeric
Two letter ISO 639 code which represents a code for preferred language for MyCheckOut forms. If the requested language is not supported or didn't defined in request, MyCheckOut system will set English instead.
- *hr* - Croatian
- *en* - English

customer_name – Cardholder name
50, alphanumeric
Cardholder name is used for address control, only English alphabet letters are used, diacritic signs are not allowed.

customer_surname – Cardholder surname
50, alphanumeric
Cardholder surname is used for address control, only English alphabet letters are used, diacritic signs are not allowed.

customer_address- Cardholder address
200, alphanumeric
Cardholder address is used for address control, only English alphabet letters are used, diacritic signs are not allowed.

customer_country – Cardholder country
30, alphanumeric
Cardholder country is used for address control, only English alphabet letters are used, diacritic signs are not allowed.

customer_city – Cardholder city
50, alphanumeric
Cardholder city is used for address control, only English alphabet letters are used, diacritic signs are not allowed.

customer_zip- Cardholder ZIP code
8, alphanumeric
Cardholder zip code used for address control.

customer_phone – Cardholder phone number
20, alphanumeric
Represents the cardholders telephone number

customer_email – Cardholder email
50, alphanumeric
Represents cardholders e-mail address.

response_result – Response result (response code)

Identifies the response suggested for this transaction from the authorizer side. It is needed only in response messages. Response code must be used when processing the response to recognize if the request was accepted or declined.

Response code	Description
000	Approved/Accepted
100	Declined
101	Card expired
104	Card restricted
106	Attempts to input PIN
107	Refferal *
109	Invalid establishment of service
111	Card not present
115	Requested function is not supported
117	Wrong PIN
121	Exceeded limit
400	Accepted cancellation
903	Re-enter transaction ***
909	Technical mistake – it is not possible to process the request **
912	Link towards the host is not established **
930	Transaction is not found ****
931	Transaction is cancelled ****

Table 6. *Possible response codes*

* - because it regards internet selling, response should be presented as declined.
** - these response codes should not be treated as declined when the information is presented to the end user. These responses mean it is impossible to process the request.
*** - these response codes mean that the system cannot process the request at this moment. Request should be made later.
**** - it can be returned only in case of authorization response or completion response.

masked_pan – Masked card number
19, numeric
Masked card number (first 6 and last 4 digits are seen).

response_random_number – Random number for hash
10, numeric
Random number used for creating hash response values.

response_appcode –Approval authorization response
6, alphanumeric
It represents approval code for this transaction assigned by the authorization institution. It must be added to the response if the transaction is approved. For completion, cancellation and refund it has to be sent if available or else the field has to remain empty.
Approval authorization code cannot be used to decide if the transaction is approved or not. For this purpose response code should be used.

response_message – Response message
200, alphanumeric
Information is shown to the buyer optionally according to the response code. It is needed only in response messages. If the field is not present or empty nothing specific is shown to the buyer. Additional „C“ codes can appear in it:

„C“ code	Description
C101	Missing/not correctly captured transaction amounte (purchase_amount)
C113	Missing/not correctly captured order number (order_number)

Table 7. *Possible results for 'C' codes*

response_hash – Response hash
40, alphanumeric
SHA1 hash is created from merchant_id, order_number, response_random_number, and merchant_sec_key field
e.g.
merchant_id : 1000000001
order_number : OR_12345678
response_random_number :123456
merchant_sec_key : secret
response_hash = SHA1("100000001OR_12345678123456secret")
response_hash = 9b553e3a63852168c64fa26c41ce9393d5f72ad0

3. EXAMPLES

3.1 PREAUTHORIZATION WITH COMPLETION

Preauthorization - PREAUTH

Preauthorization request

```
<form method="post" action="http://hostname/MyCheckOut/confirmpurchase.jsp" name="MyCheckOut ">
<input name="submit_type" value="cust" type="hidden">
<input name="trantype" value="preauth" type="hidden">
<input name="purchase_amount" value="123.12" type="hidden">
<input name="purchase_currency" value="191" type="hidden">
<input name="purchase_description" value="Shop item 1" type="hidden">
<input name="order_number" value="OR_20081110_1" type="hidden">
<input name="merchant_id" value="T00000001" type="hidden">
<input name="request_hash" value="f3e37b4a35b1f3695b38bc60daf2f7d666cb60b4" type="hidden">
<input name="customer_lang" value="en" type="hidden">
<input name="customer_name" value="John" type="hidden">
<input name="customer_surname" value="Smith" type="hidden">
<input name="customer_address" value="Topolovecka 13" type="hidden">
<input name="customer_country" value="Croatia" type="hidden">
<input name="customer_city" value="Zagreb" type="hidden">
<input name="customer_zip" value="10040" type="hidden">
<input name="customer_phone" value="+38512912096" type="hidden">
<input name="customer_email" value="john.smith@zmsinfo.hr" type="hidden">
</form>
```

Preauthorization response

```
<form method="post" action="/chart/result.php" name="MyCheckOut _resp">
<input name="trantype" value="preauthresp" type="hidden">
<input name="response_result" value="000" type="hidden">
<input name="response_random_number" value="12345" type="hidden">
<input name="response_appcode" value="123456" type="hidden">
<input name="response_message" value="Approved" type="hidden">
<input name="order_number" value="OR_20081110_1" type="hidden">
<input name="response_hash" value="9b553e3a63852168c64fa26c41ce9393d5f72ad0" type="hidden">
</form>
```

Completion - COMPL

Completion request

```
<form method="post" action="http://hostname/MyCheckOut/confirmpurchase.jsp" name="MyCheckOut ">
<input name="submit_type" value="auto" type="hidden">
<input name="trantype" value="completion" type="hidden">
<input name="purchase_amount" value="123.12" type="hidden">
<input name="purchase_currency" value="191" type="hidden">
<input name="order_number" value="OR_20081110_3" type="hidden">
<input name="merchant_id" value="T00000001" type="hidden">
<input name="response_appcode" value="123456" type="hidden">
<input name="request_hash" value="f3e37b4a35b1f3695b38bc60daf2f7d666cb60b4"  type="hidden">
</form>
```

Completion request response

```
<form method="post" action="/chart/result.php" name="MyCheckOut _resp">
<input name="trantype" value="completionresp" type="hidden">
<input name="response_result" value="000" type="hidden">
<input name="response_random_number" value="12345" type="hidden">
<input name="response_message" value="Authorization completed" type="hidden">
<input name="order_number" value="OR_20081110_3" type="hidden">
<input name="response_hash" value="9b553e3a63852168c64fa26c41ce9393d5f72ad0"  type="hidden">
</form>
```

3.2 AUTHORIZATION WITHOUT COMPLETION

Authorization without completion request - AUTH

Authorization without completion request

```
<form method="post" action="http://hostname/MyCheckOut/confirmpurchase.jsp" name="MyCheckOut ">
<input name="submit_type" value="cust" type="hidden">
<input name="trantype" value="auth" type="hidden">
<input name="purchase_amount" value="123.12" type="hidden">
<input name="purchase_currency" value="191" type="hidden">
<input name="purchase_description" value="Shop item 1" type="hidden">
<input name="order_number" value="OR_20081110_2" type="hidden">
<input name="merchant_id" value="T00000001" type="hidden">
<input name="request_hash" value="f3e37b4a35b1f3695b38bc60daf2f7d666cb60b4" type="hidden">
<input name="customer_lang" value="en" type="hidden">
<input name="customer_name" value="John" type="hidden">
<input name="customer_surname" value="Smith" type="hidden">
<input name="customer_address" value="Topolovecka 13" type="hidden">
<input name="customer_country" value="Croatia" type="hidden">
<input name="customer_city" value="Zagreb" type="hidden">
<input name="customer_zip" value="10040" type="hidden">
<input name="customer_phone" value="+38512912096" type="hidden">
<input name="customer_email" value="john.smith@zmsinfo.hr" type="hidden">
    </form>
```

Authorization without completion response

```
<form method="post" action="/chart/result.php" name="MyCheckOut _resp">
<input name="trantype" value="authresp" type="hidden">
<input name="response_result" value="000" type="hidden">
<input name="response_random_number" value="12345" type="hidden">
<input name="response_appcode" value="123456" type="hidden">
<input name="response_message" value="Approved" type="hidden">
<input name="order_number" value="OR_20081110_2" type="hidden">
<input name="response_hash" value="9b553e3a63852168c64fa26c41ce9393d5f72ad0" type="hidden">
    </form>
```

3.3 AUTHORIZATION WITH CANCELLATION

Authorization - AUTH

Authorization request

```
<form method="post" action="http://hostname/MyCheckOut/confirmpurchase.jsp" name="MyCheckOut ">
<input name="submit_type" value="cust" type="hidden">
<input name="trantype" value="auth" type="hidden">
<input name="purchase_amount" value="123.12" type="hidden">
<input name="purchase_currency" value="191" type="hidden">
<input name="purchase_description" value="Shop item 1" type="hidden">
<input name="order_number" value="OR_20081110_2" type="hidden">
<input name="merchant_id" value="T00000001" type="hidden">
<input name="request_hash" value="f3e37b4a35b1f3695b38bc60daf2f7d666cb60b4" type="hidden">
<input name="customer_lang" value="en" type="hidden">
<input name="customer_name" value="John" type="hidden">
<input name="customer_surname" value="Smith" type="hidden">
<input name="customer_address" value="Topolovecka 13" type="hidden">
<input name="customer_country" value="Croatia" type="hidden">
<input name="customer_city" value="Zagreb" type="hidden">
<input name="customer_zip" value="10040" type="hidden">
<input name="customer_phone" value="+38512912096" type="hidden">
<input name="customer_email" value="john.smith@zmsinfo.hr" type="hidden">
    </form>
```

Authorization response

```
<form method="post" action="/chart/result.php" name="MyCheckOut _resp">
<input name="trantype" value="authresp" type="hidden">
<input name="response_result" value="000" type="hidden">
<input name="response_random_number" value="12345" type="hidden">
<input name="response_appcode" value="123456" type="hidden">
<input name="response_message" value="Approved" type="hidden">
<input name="order_number" value="OR_20081110_2" type="hidden">
<input name="response_hash" value="9b553e3a63852168c64fa26c41ce9393d5f72ad0" type="hidden">
    </form>
```

Technical reversal - REVERSAL

Transaction technical reversal request

```
<form method="post" action="http://hostname/MyCheckOut/confirmpurchase.jsp" name="MyCheckOut ">
<input name="submit_type" value="auto" type="hidden">
<input name="request_type" value="reversal" type="hidden">
<input name="purchase_amount" value="123.12" type="hidden">
<input name="purchase_currency" value="191" type="hidden">
<input name="order_number" value="OR_20081110_5" type="hidden">
<input name="merchant_id" value="T00000001" type="hidden">
<input name="response_appcode" value="123456" type="hidden">
<input name="request_hash" value="f3e37b4a35b1f3695b38bc60daf2f7d666cb60b4" type="hidden">
</form>
```

Transaction technical reversal response

```
<form method="post" action="/chart/result.php" name="MyCheckOut _resp">
<input name="request_type" value="reversalresp" type="hidden">
<input name="response_result" value="000" type="hidden">
<input name="response_random_number" value="12345" type="hidden">
<input name="response_message" value="Accepted" type="hidden">
<input name="order_number" value="OR_20081110_5" type="hidden">
<input name="response_hash" value="9b553e3a63852168c64fa26c41ce9393d5f72ad0"  type="hidden">
</form>
```

3.4 AUTHORIZATION WITHOUT COMPLETION WITH CASH REFUND

Authorization without completion request - AUTH

Authorization without completion request

```
<form method="post" action="http://hostname/MyCheckOut/confirmpurchase.jsp" name="MyCheckOut ">
<input name="submit_type" value="cust" type="hidden">
<input name="trantype" value="auth" type="hidden">
<input name="request_type" value="transaction" type="hidden">
<input name="purchase_amount" value="123.12" type="hidden">
<input name="purchase_currency" value="191" type="hidden">
<input name="purchase_description" value="Shop item 1" type="hidden">
<input name="order_number" value="OR_20081110_2" type="hidden">
<input name="merchant_id" value="T00000001" type="hidden">
<input name="request_hash" value="f3e37b4a35b1f3695b38bc60daf2f7d666cb60b4" type="hidden">
<input name="customer_lang" value="en" type="hidden">
<input name="customer_name" value="John" type="hidden">
<input name="customer_surname" value="Smith" type="hidden">
<input name="customer_address" value="Topolovecka 13" type="hidden">
<input name="customer_country" value="Croatia" type="hidden">
<input name="customer_city" value="Zagreb" type="hidden">
<input name="customer_zip" value="10040" type="hidden">
<input name="customer_phone" value="+38512912096" type="hidden">
<input name="customer_email" value="john.smith@zmsinfo.hr" type="hidden">
    </form>
```

Authorization without completion response

```
<form method="post" action="/chart/result.php" name="MyCheckOut _resp">
<input name="trantype" value="authresp" type="hidden">
<input name="response_result" value="000" type="hidden">
<input name="response_random_number" value="12345" type="hidden">
<input name="response_appcode" value="123456" type="hidden">
<input name="response_message" value="Approved" type="hidden">
<input name="order_number" value="OR_20081110_2" type="hidden">
<input name="response_hash" value="9b553e3a63852168c64fa26c41ce9393d5f72ad0" type="hidden">
    </form>
```

Refund request - **REFUND**

Refund request

```
<form method="post" action="http://hostname/MyCheckOut/confirmpurchase.jsp" name="MyCheckOut ">
<input name="submit_type" value="auto" type="hidden">
<input name="request_type" value="refund" type="hidden">
<input name="purchase_amount" value="123.12" type="hidden">
<input name="purchase_currency" value="191" type="hidden">
<input name="order_number" value="OR_20081110_6" type="hidden">
<input name="merchant_id" value="T00000001" type="hidden">
<input name="response_appcode" value="123456" type="hidden">
<input name="request_hash" value="f3e37b4a35b1f3695b38bc60daf2f7d666cb60b4"  type="hidden">
</form>
```

Refund request response

```
<form method="post" action="/chart/result.php" name="MyCheckOut _resp">
<input name="request_type" value="refundresp" type="hidden">
<input name="response_result" value="000" type="hidden">
<input name="response_random_number" value="12345" type="hidden">
<input name="response_message" value="Refund accepted" type="hidden">
<input name="order_number" value="OR_20081110_6" type="hidden">
<input name="response_hash" value="9b553e3a63852168c64fa26c41ce9393d5f72ad0"  type="hidden">
</form>
```

3.5 AUTHORIZATION STATUS CHECK REQUEST

Authorization status check request - **CHECKAUTH**

Authorization status check request

```
<form method="post" action="http://hostname/MyCheckOut/confirmpurchase.jsp" name="MyCheckOut">
<input name="submit_type" value="auto" type="hidden">
<input name="request_type" value="checkauth" type="hidden">
<input name="purchase_amount" value="123.12" type="hidden">
<input name="purchase_currency" value="191" type="h idden">
<input name="order_number" value="OR_20081110_6" type="hidden">
<input name="merchant_id" value="T00000001" type="hidden">
<input name="response_appcode" value="123456" type="hidden">
<input name="request_hash" value="f3e37b4a35b1f3695b38bc60daf2f7d666cb60b4" type="hidden">
</form>
```

Authorization status check request response

```
<form method="post"action="/chart/result.php" name="MyCheckOut_resp">
<input name="request_type" value="checkauthresp" type="hidden">
<input name="response_result" value="000" type="hidden">
<input name="response_random_number" value="12345" type="hidden">
<input name="response_message" value="ODOBRENO" type="hidden">
<input name="order_number" value="OR_20081110_6" type="hidden">
<input name="response_hash" value="9b553e3a63852168c64fa26c41ce9393d5f72ad0" type="hidden">
</form>
```

3.6 AUTHORIZATION COMPLETION CHECK REQUEST

Authorization completion check request - CHECKCOMPLETION

Authorization completion check request

```
<form method="post" action="http://hostname/MyCheckOut/confirmpurchase.jsp" name="MyCheckOut">
<input name="submit_type" value="auto" type="hidden">
<input name="request_type" value="checkcompletion" type="hidden">
<input name="request_type" value="checkcompletion" type="hidden">
<input name="purchase_amount" value="123.12" type="hidden">
<input name="purchase_currency" value="191" type="h idden">
<input name="order_number" value="OR_20081110_6" type="hidden">
<input name="merchant_id" value="T00000001" type="hidden">
<input name="response_appcode" value="123456" type="hidden">
<input name="request_hash" value="f3e37b4a35b1f3695b38bc60daf2f7d666cb60b4" type="hidden">
</form>
```

Authorization completion check request response

```
<form method="post" action="/chart/result.php" name="MyCheckOut_resp">
<input name="request_type" value="checkcompletionresp" type="hidden">
<input name="response_result" value="000" type="hidden">
<input name="response_random_number" value="12345" type="hidden">
<input name="response_message" value="KOMPLETIRANO" type="hidden">
<input name="order_number" value="OR_20081110_6" type="hidden">
<input name="response_hash" value="9b553e3a63852168c64fa26c41ce9393d5f72ad0" type="hidden">
</form>
```

4. REVISION HISTORY

<table>
<tr><th>Document version</th><th>Description</th><th>Pages</th><th>Issue date</th><th>Author</th></tr>
<tr><td rowspan="2">1.3.</td><td>Document update</td><td></td><td rowspan="2">June, 2010.</td><td rowspan="2">Kristijan Pleše</td></tr>
<tr><td>New visual layout</td><td></td></tr>
<tr><td>1.4.</td><td>Document update</td><td></td><td>June, 2010.</td><td>Kristijan Pleše</td></tr>
<tr><td>1.5.</td><td>Added Declaimer</td><td>2</td><td>August 2010.</td><td>Matija Kostelac</td></tr>
<tr><td rowspan="3">1.6.</td><td>Added new chapter:
2.1. Requirements</td><td>10</td><td rowspan="3">January 2011.</td><td rowspan="3">Kristijan Pleše
Matija Kostelac</td></tr>
<tr><td>Deleted chapter: MyCheckOut service and e-commerce integration</td><td></td></tr>
<tr><td>Deleted chapter: Call-back component integration</td><td></td></tr>
<tr><td></td><td></td><td></td><td></td><td></td></tr>
<tr><td></td><td></td><td></td><td></td><td></td></tr>
<tr><td></td><td></td><td></td><td></td><td></td></tr>
</table>